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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER


COLBERT, ELLA

ART UNIT PAPER NUMBER

3624

DATE MAILED: 11/30/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/699,015	<b>Applicant(s)</b> BOBBITT ET AL.	
	<b>Examiner</b> Ella Colbert	<b>Art Unit</b> 3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

**A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.**

- Extensions of time may be available under the provisions of 37 CFR 1.138(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 23 August 2004.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-74, 147 and 488 is/are pending in the application.
- 4a) Of the above claim(s) See Continuation Sheet is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-74, 147 and 488 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                        | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | _____ Paper No(s)/Mail Date. _____  |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| _____ Paper No(s)/Mail Date <u>27 September 2004</u> .   | 6) <input type="checkbox"/> Other: _____                                    |

Continuation of Disposition of Claims: Claims withdrawn from consideration are 74,124,186,219,268,317,356,366,395,408,441,447,465,493,518 and 565.

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**DETAILED ACTION**

1. Claims 1-74, 124, 147, 186, 219, 268, 317, 356, 366, 395, 408, 441, 447, 465, 488, 493, 518, & 565 are pending. Claims 74, 124, 186, 219, 268, 317, 356, 366, 395, 408, 441, 447, 465, 493, 518, and 565 have been cancelled without prejudice an with out traverse in response to the Election/Restriction Requirement filed 08/23/04. Group I, claims 1-73, 147, and 488 were elected without traverse for prosecution on the merits and claims 74, 124, 186, 219, 268, 317, 356, 366, 395, 408, 441, 465, 493, 518, and 565 have been cancelled with the right of the Applicants' to file a divisional application at a later date capturing the subject matter recited in claims 74-146, 148-487, and 489-518.
2. The IDS filed 09/27/04 has been considered.

***Claim Objections***

3. Claim 2 is objected to because of the following informalities: Claim 2 reads "... processing relationship value from an FSO transaction-related data in the FSO computer system. This claim would be better read ""... processing relationship value from an (Financial Service Organization) FSO transaction-related data in the FSO computer system Appropriate correction is required.

***Claim Rejections - 35 USC § 112***

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. Claims 19, 42, 69, and 488 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly

~~claim the subject matter which applicant regards as the invention. Claim 19~~

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reads "... comprises identifying one or methods and one or more properties of an object associated with each ...". Do Applicants' mean "... comprises identifying one or more methods and one or more properties of an object associated with each ..."? Claims 42 and 69 have a similar problem. Claim 488, page 15 reads "wherein the computer system is configured to receive a first FSO transaction-related data, wherein the computer system is configured to read the selected plurality of field identifiers from the first memory in response to the computer system receiving the first FSO transaction-related data, ....". This claim limitation is very confusing, vague, and unclear. It is undeterminable what Applicants' are trying to claim.

***Claim Rejections - 35 USC § 102***

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

7. Claims 1-74, 147, and 488 are rejected under 35 U.S.C. 102(b) as being anticipated by (US 6,341,287) Sziklai et al, hereafter Sziklai.

As per claims 1 and 51, Sziklai teaches, A method comprising: displaying one or more processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database (col. 11, lines 47-55 and col. 12, lines 46-64); selecting one or more processing relationship object representations from the displayed

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processing relationship object representations (col. 11, lines 23-33 and col. 12, lines 9-21); preparing a processing relationship definition for each of the selected one or more processing relationship object representations(col. 12, lines 23-33); and storing each processing relationship definition in the database (col. 9, lines 43-57).

As per claims 2, 25, and 52, Sziklai teaches, The method of claim 1, wherein each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from an FSO transaction-related data in the FSO computer system (col. 13, lines 23-32 and lines 58 –col. 14, line 12).

As per claims 3, 26, and 53, Sziklai teaches, The method of claim 2, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data (col. 22, lines 10-20).

As per claims 4, 27, and 54, Sziklai teaches, The method of claim 3, wherein the FSO business entity is a company or a business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer (col. 22, line 34-col. 23, line 36).

As per claims 5, 28, and 55, Sziklai teaches, The method of claim 1, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system (col. 26, line 48 –col. 27, line 26).

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As per claims 6, 29, and 56, Sziklai teaches, The method of claim 1, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system (col. 7, lines 42-62 and col. 8, lines 25-41).

As per claims 7, 30, and 57, Sziklai teaches, The method of claim 1, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database (col. 9, lines 43-57 and col. 10, lines 24-33).

As per claims 8, 31, and 58, Sziklai teaches, The method of claim 1, wherein the preparing the processing relationship definition comprises creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO (col. 12, lines 55-64).

As per claims 9, 32, and 59, Sziklai teaches, The method of claim 8, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object (col. 12, line 46-col. 13, line 13, fig. 3, and fig. 5).

As per claims 10, 33, and 60, Sziklai teaches, The method of claim 8, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendents of the highest level processing relationship object (col. 13, lines 14-22).

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As per claims 11, 34, and 61, Sziklai teaches, The method of claim 1, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number (col. 14, lines 1-12 and fig. 5).

As per claims 12, 35, and 62, Sziklai teaches, The method of claim 11, wherein the level number identifies a level in a hierarchical tree (col. 14, lines 5-11).

As per claims 13, 36, and 63, Sziklai teaches, The method of claim 1, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object (col. 18, line 60-col. 19, line 22).

As per claims 14, 37, and 64, Sziklai teaches, The method of claim 13, wherein the object name identifies a unique name assigned to an object (col. 11, lines 14-33).

As per claims 15, 38, and 65, Sziklai teaches, The method of claim 1, wherein the database is relational or object oriented (col. 14, lines 1-25). Sziklai did not expressly disclose the database is relational or object oriented. However, since the reference refers to a table with relationships and JAVA it the database is considered to be both relational and object oriented because JAVA is an object oriented application.

As per claims 16, 39, and 66, Sziklai teaches, The method of claim 1, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a



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cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device (col. 28, lines 56-63 and fig.'s 12-18).

As per claims 17, 40, and 67, Sziklai teaches, The method of claim 1, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representation (col. 18, lines 57-59, col. 19, lines 30-32, and col. 20, line 66 –col. 21, line 52).

As per claims 18, 41, and 68, Sziklai teaches, The method of claim 17, wherein the creating the object comprises identifying a unique object identifier and identifying values for the object properties (col. 11, lines 14-33 and col. 13, lines 24-32).

As per claims 19, 42, and 69, Sziklai teaches, The method of claim 1, wherein the preparing a processing relationship definition comprises identifying one or more methods and one or more properties of an object associated with each of the selected processing relationship object representation (col. 13, lines 14-22).

As per claims 20, 43, and 70, Sziklai teaches, The method of claim 1, wherein the processing relationship object representations comprises a class of objects representing a company or a business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer (col. 15, lines 21-32 and col. 16, lines 22-34).

As per claims 21, 44, and 71, Sziklai teaches, The method of claim 1, wherein the processing relationship object representations comprises an icon displayed

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on the display screen of the FSO computer system (col. 14, lines 37-41, col. 29, lines 50-52, and fig. 8).

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As per claims 22, 45, and 72, Sziklai teaches, The method of claim 1, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition (col. 9, lines 43-57).

As per claims 23, 46, and 73 Sziklai teaches, The method of claim 1, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions (col. 9, line 58-col. 10, line 14).

As per claim 24, Sziklai teaches, A system for processing FSO transactions, the system comprising: a computer program; a computer system (col. 14, lines 18-49); wherein the computer program is executable on the computer system to execute: displaying one or more processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database; selecting one or more processing relationship object representations from the displayed processing relationship object representations; preparing a processing relationship definition for each of the selected one or more processing relationship object representations; and storing each processing relationship definition in the database (col. 14, lines 1-49 and col. 29, lines 31-47). This independent claim is rejected for the similar rationale as given above for claim 1.

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As per claim 47, Sziklai teaches, The system of claim 24, wherein the computer system comprises a display device coupled to the computer system to display data (col. 14, lines 36-41).

As per claim 48, Sziklai teaches, The system of claim 47, wherein the display device is a display screen (col. 29, lines 65-67).

As per claim 49, Sziklai teaches, The system of claim 24, wherein the computer system comprises a user input device coupled to the computer system to enter data (col. 10, lines 63-65).

As per claim 50, Sziklai teaches, The system of claim 49, wherein the user input device is a mouse or a keyboard (col. 14, lines 63-67).

As per claim 147, Sziklai teaches, A method performed in a Financial Service Organization (FSO) computer system, the method comprising: reading a processing relationship object from a database, wherein the processing relationship object describes a location of one or more processing parameter values in a first transaction-related data, wherein the one or more processing parameter values define an FSO entity in an FSO processing relationship tree structure stored in the database (col. 15, line 60-col. 16, line 4, col. 8, lines 4-21, col. 12, lines 11-21, col. 13, lines 1-4, col. 14, lines 8-11, and col. 19, lines 1-7 and lines 24-29); reading from the first transaction-related data the one or more processing parameter values described in the processing relationship object (col. 13, lines 48-65); and transferring the one or more processing parameter values read from the first transaction-related data to a first memory (col. 29, lines 38-46).

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As per claim 488, Sziklai teaches, A method of configuring a computer system for receiving and processing Financial Service Organization (FSO) transaction-related data, wherein each FSO transaction-related data is defined by a plurality of fields, each of which contains the FSO transaction-related data, the method comprising: displaying a plurality of field identifiers on a display screen of a monitor, wherein the monitor is in data communication with the computer system, a first memory, and a second memory, wherein each of the displayed field identifiers identifies a respective field in each of the FSO transaction-related data; selecting a plurality of the displayed field identifiers; storing the selected plurality of field identifiers in the first memory; wherein the computer system is configured to receive a first FSO transaction-related data, wherein the computer system is configured to read the selected plurality of field identifiers from the first memory in response to the computer system receiving the first FSO transaction-related data, wherein the computer system is configured to access and read a first processing parameter from the second memory using FSO transaction-related data contained in fields of the first FSO transaction-related data that are identified by the selected plurality of field identifiers read from the first memory, and wherein the computer system is configured to process the first FSO transaction-related data and the first processing parameter (col. 20, lines 38-43, col. 21, lines 4-23, col. 29, lines 43-56 and lines 65-67, and col. 30, lines 1-16 and lines 44-65).

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**Conclusion**

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Beier et al (US 5,881,379) disclosed keyed database records.

**Inquiries**

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 703-308-7064. The examiner can normally be reached on Monday-Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1038. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
E. Colbert

November 27, 2004